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BOOK REVIEWS AND NOTICES

History of Life Insurance in the United States in 1870. By CHARLES KELLEY KNIGHT. Privately printed, Philadelphia, 1920. Pp. 160. (Doctoral dissertation at the University of Pennsylvania.)

This is a fairly complete survey of the development of insurance in the United States, including the organization of the individual pioneer companies of various standard types, the evolution of company organization, the progress of actuarial science, and the development of the policy contract. Comparatively little attention is given to public control of life insurance. An introductory chapter furnishes a useful survey of the beginning of life insurance in Europe and traces its progress through the eighteenth century.

Teachers of life insurance will find this a useful contribution. Most professional historians will doubtless disagree with the author's conception of the historian's duty, as stated in the Preface: "All who are acquainted with the institution (life insurance) agree that it should be encouraged by every legitimate means. It is useless, therefore . . . to portray disreputable practices that have been permanently abandoned. On the other hand, false practices that might recur at some future time require the boldest exposition."

There is no bibliography and no index but a very detailed table of contents.

C. O. HARDY

UNIVERSITY OF CHICAGO

Public Opinion. By WALTER LIPPMAN. New York: Harcourt, Brace & Company, 1922. Pp. 427.

"Those features of the world outside which have to do with the behavior of other human beings, in so far as that behavior crosses ours, is dependent upon us or is interesting to us, we call roughly public affairs. The pictures inside the heads of these human beings, the pictures of themselves, of others, of their needs, purposes, and relationship, are their public opinions. Those pictures which are